



FLORIDA HEALTH JUSTICE PROJECT

The Public Health Emergency (PHE) and Extended Medicaid Coverage: *What will happen to parents & caregivers whose income is above the eligibility limit?*

Background: During the national COVID-19 Public Health Emergency (PHE), which began in March 2020 and is still on-going, almost no one on Medicaid can lose coverage. Thus, many Medicaid beneficiaries who are no longer technically eligible have stayed covered. However, after the federal government declares that the PHE has ended, Florida will begin returning to normal Medicaid redeterminations and eligibility rules. At that time, beneficiaries who are no longer eligible for Medicaid *under any coverage category* will lose Medicaid.

Low-income parents whose income increased (even slightly): Under normal Medicaid rules, the income limit for parents with minor children is very low: about 30% of the federal poverty level (FPL). This means that a single parent with 2 minor children is not eligible for coverage if her/his taxable income is above \$582/month.

For example, Zoe, a single parent with 2 minor children, lost her job during the COVID shutdown in April 2020, and enrolled the entire family in Medicaid. Even though Zoe got another job in June 2020 with a monthly income of \$1000, everyone in the family remained on Medicaid due to the emergency PHE rule. Under Florida's normal rules, Zoe would no longer be eligible since the income limit for parents is only \$582/month for a family of 3. (The children would still be eligible because the family income is less than \$ 2649/month, the limit for children ages 6-18.)

When the public health emergency ends, what will happen to parents/caregivers whose income has increased over the eligibility limit? The Department of Children and Families (DCF) will determine if the parent is *eligible for a different type of Medicaid*. When someone loses Medicaid eligibility under their current type of coverage, they may be eligible for another type of coverage. Zoe, for example, might still be eligible if she is pregnant or disabled because those types of coverage have higher income limits than the limit for parents.

Also, when DCF terminates the coverage for any current recipient because her/his income is over the limit for their coverage category, the DCF termination notice should inform the individual that they have been enrolled in the “**Medically Needy**” program and specify the individual’s “share of cost” (which is like a deductible). For more information on the Medically Needy program, click [here](#).

Additionally, if the parent/caregiver losing Medicaid coverage is a woman under age 56 whose

family income is below 191 percent of the federal poverty level (about \$ 2900 for a family of 2), she is eligible for enrollment in the [Medicaid Family Planning Waiver Program](#).

Finally, many parents whose income now makes them ineligible for Medicaid, will be eligible for subsidies in the Affordable Care Act (ACA) marketplace, and local “navigators” are available to help people understand their options and enroll in a new low cost health care plan. Click [here](#) in order to find contact information for local navigator programs administered by [Covering Florida](#).

What are some things parents/caregivers can do before the PHE ends?

- If you qualified for Medicaid as a low income parent or caregiver, and you are disabled: apply for benefits with the Social Security Administration as soon as possible. [Here](#) is information on how to apply.
- If possible, create an online account with DCF [here](#), and report all your information, including if you are pregnant or disabled. You should also make sure your address on file is up-to-date.
- You might be eligible for insurance in the federal ACA Marketplace. (“Obamacare”). Contact your local navigator program for help. Click [here](#) in order to find contact information for local navigator programs administered by [Covering Florida](#).
- Medicaid is complicated! The Florida Health Justice Project will be providing updated information about what happens regarding Medicaid eligibility after the PHE ends. Please check our [PHE and Extended Medicaid web page](#) for updates.